

PUT MONEY INTO LAND

Where New Hampshire Savings Are Largely Invested

REAL ESTATE LOANS SHOW BIG INCREASE

Savings Banks of Granite State Meet Rural Credit Question

Concord, N. H., Nov. 30.—Remarkable increase in the loans on real estate by New Hampshire savings banks and the practical solution of the rural credit question in this state are the features emphasized in the 70th annual report of the New Hampshire bank commission, given out by Chairman J. O. Lyford yesterday afternoon. Under the commission there are 57 savings banks, 47 being mutuals and 10 guaranty savings banks. There are also 13 trust and banking companies, 9 of which have savings departments, 20 building and loan associations, and 1 co-operative credit association. The total amount of savings deposits in the savings banks and savings departments of trust companies on June 30, 1915, was \$110,796,367.17—an increase for the year of \$2,552,645.40. This is over a million dollars less than the increase of the previous year, due in part to the industrial conditions in the state, and in part to higher rates of dividends paid by some of the savings banks in adjoining states where the taxes on savings deposits are less than in New Hampshire. Twenty-three savings institutions, with deposits of \$72,024,131.31, paid dividends at the rate of four per cent. Thirty-six paid three and one-half per cent. One paid three and one-half per cent the first ten months of the year, then four per cent and six paid three per cent. The total dividends declared during the year were \$3,940,372.61, an increase over the previous year of \$148,484.78. The policy of the savings banks in recent years has been to give accommodation to New Hampshire borrowers and to encourage investments within the

WOMEN SUBJECT TO KIDNEY TROUBLES

I beg to say that I have been a constant sufferer with severe pains in my back and was on the verge of nervous prostration resulting from kidney trouble and other complications. A friend of mine recommended Dr. Kilmer's Swamp-Root as a sure cure for these troubles. Acting upon her advice, I began taking Swamp-Root and began to improve before I had finished the first bottle. I continued its use until I had taken several bottles and continued to improve until I was completely cured. I am happy to say that I am as well as any woman on earth and have been so for the past nine years, thanks to Dr. Kilmer's Swamp-Root, and I cheerfully recommend it to all who suffer from kidney troubles.

Very truly yours,
MRS. ALVA BAXTER,
1106 Main street, Orange, Texas.
Subscribed and sworn to before me, this 21st day of March, 1912,
JOHN J. BAIL,
Notary Public.

Letter to Dr. Kilmer & Co., Binghamton, N. Y.
Prove What Swamp-Root Will Do for You
Send ten cents to Dr. Kilmer & Co., Binghamton, N. Y., for a sample size bottle. It will convince anyone. You will also receive a booklet of valuable information, telling about the kidneys and bladder. When writing, be sure and mention The Barre Daily Times. Regular 50c and \$1.00 bottles for sale at all drug stores.—Adv.

PURE RICH BLOOD PREVENTS DISEASE

Bad blood—that is, blood that is impure or impoverished, thin and pale—is responsible for more ailments than anything else.

It affects every organ and function. In some cases it causes catarrh; in others, dyspepsia; in others, rheumatism; and in still others, weak, tired, languid feelings and worse troubles. It is responsible for run-down conditions, and is the most common cause of disease.

Hood's Sarsaparilla is the greatest purifier and enricher of the blood the world has ever known. It has been wonderfully successful in removing scrofula and other humors, increasing the red-blood corpuscles, and building up the whole system. Get it to-day.—Adv.

state. The growth of such use of the deposits has been remarkable during the past twenty years or since the passage of the law of 1895 prescribing the investments of savings banks. In 1895, the total amount invested and loaned within the state was \$20,682,484.61, or less than one-half of the total deposits at that time. On June 30, 1915, the amount invested and loaned in New Hampshire was \$45,448,642.23, or nearly forty-one per cent of the total deposits. The increase last year was \$734,178.50.

More remarkable, however, is the growth in loans made by the savings banks with New Hampshire real estate as security. In 1895 this class of loans aggregated \$9,131,447.39, or thirteen per cent of the deposits. Ten years later those loans totaled \$12,383,113.05, or seventeen per cent. In 1910 the amount was \$17,262,613.47, or nineteen per cent. At the close of business June 30, 1915, the aggregate of these loans was \$25,319,805. In 1915 the New Hampshire real estate loans were nearly twenty-three per cent of the deposits. It will thus be seen that the increase for the past five years has been nearly double what it was for the five years from 1905 to 1910. The increase the past year has been equal to more than half of the increase of deposits. Practically all of the amount loaned on New Hampshire real estate is at five per cent interest.

Until the present year there has been no attempt to divide real estate loans into farm loans and loans on urban property, therefore no comparison can be made with previous years. The returns this year show that a total of approximately 4,000,000 is loaned on farm property in New Hampshire. "There is every reason to believe," says the commission, "that our savings institutions will meet all legitimate demands for loans on New Hampshire farm property as they have met demands for loans on other real estate in this state. It is for their interest to do so, as the rate they obtain (five per cent) with exemption from taxation, is quite as large a rate as they can obtain on any investment within their prescribed list. It should be borne in mind that since the exemption from taxation of loans made at five per cent was extended to individuals, as well as savings banks, a considerable amount has been loaned by individuals on real estate security within the state. It is a fair assumption that a part of this amount has been loaned to the farmers of the state."

How He Cured Himself of a Poor Memory.

In the November American Magazine a new department is started called "Habits" which is to be devoted to facts, ideas and stories of personal experience that will contribute in an entertaining way toward showing readers how they may acquire better physical, mental and moral habits. Following is an extract from one of the articles contributed to this new little department: "Well, I went at it, hammer and tongs. When customers came in I made it my special business to devise ways and means to remember them. I tried and discarded lots of foolish little schemes. I finally came down to the habit of the closest possible observation of a customer, and concentration on his identity. Then as I looked at him I said his name to myself over and over, sometimes twenty or thirty times. When he left I would follow him to the door and continue to look at him closely, and continue to say to myself over and over: 'There goes Mr. Patterson, Mr. Patterson.' Then, outside of business, I practiced remembering people, tried to remember as many as possible, develop a sort of pride in it, made it a kind of game. "Work on yourself! Work! Work! Don't expect that your deficiencies will disappear by chance. Nothing will happen unless you make it happen."

WINTRY FAMINE SWEEPS POLAND

People in Large Area Are at Door of Starvation

LIVE IN CAVES AND IN HUTS

German Bread Card System Only Agency for Relief

London, Nov. 30.—Advisers from the Warsaw district of Poland say that practically the entire civil population in a large area is at the door of starvation. Thousands whose homes were destroyed are living in huts and caves with little protection against the rigors of a Polish winter.

Industries of all sorts have been paralyzed and if a wholesale extinction of the population by want and cold is to be averted drastic measures of relief must be taken. The Germans are distributing small supplies of flour under the bread card system. There is a shortage of dried or canned vegetables and potatoes are the only commodity of food that exists in quantity. Prices have risen to unprecedented heights. Suffering is especially acute among families of Russian reservists who formerly received pensions from the Russian government.

Thousands have already perished. Mothers are so undernourished that they cannot feed their children. In Warsaw and Lodz women wait all night to get a favorable place in the breadline. Lodz, a city of 500,000, has 300,000 refugees on its hands. Authorities are husbanding the flour supply with the view of making it last until the next harvest.

The German authorities are struggling with epidemics of disease which are due to starvation and unsanitary conditions in the war ravaged districts. Progress in stamping out cholera, smallpox, typhoid fever, scarlet fever, diphtheria and other diseases is slow.

GERMANY IN GREAT WANT, SAYS HARDEN

A Dozen German Newspapers Reported Suspended for Discussing the Food Question.

London, Nov. 30.—According to a dispatch to the Exchange Telegraph company from Copenhagen, a dozen German newspapers have been suspended for discussing the food question. In his newspaper, Die Zukunft, Maximilian Harden says the dispatch concludes an article on the subject with this sentence, "We must confess that the German people for the moment are suffering great want."

THE KAISER VISITS AUSTRIAN EMPEROR

Reaches Vienna and Calls on Monarch at Schoenbrunn Castle.

Berlin, by wireless to Sayville, Nov. 30.—Emperor William arrived at Vienna yesterday and paid a personal visit to Emperor Francis Joseph at Schoenbrunn castle. The German emperor was received at the railroad station, says the Overseas News agency, by Archduke Charles Francis, the heir to the throne, Archduke Franz Salvator and Archduke Charles Stephen. The news agency adds: "An immense crowd gathered to greet the German emperor and cheered with indescribable enthusiasm and joy. The entire city of Vienna had been decorated with bunting for the occasion. "The meeting between the emperors, who had not seen each other since the outbreak of the war, took place in Schoenbrunn castle and was a most cordial one. The monarchs could hardly master their emotion."

EARL KITCHENER REACHES PARIS

British War Chief Back from His Trip to the Near East and Italy.

Paris, Nov. 30.—Field Marshal Earl Kitchener, British secretary of state for war, arrived in Paris from Italy yesterday. He was given an ovation by soldiers and travelers at the station when he stepped from the train.

Lord Kitchener was received on his arrival by General Yerd-Buller, British

GOOD TREATMENT FOR OILY SCALPS

Makes Hair Fluffy and Easy to Manage

Men and women whose hair and scalp are excessively oily have had trouble keeping their hair in good condition. Dandruff and dirt mingle with dandruff, cling to the oily hair and scalp, clog the scalp pores, stiffen the hair roots and make proper cleansing almost impossible. Parian Sage is an ideal treatment for this trouble. Wash the hair not oftener than once a week, but use Parian Sage twice daily, pouring a little into the parted hair and rubbing briskly right into the scalp with the finger tips. It drives out dandruff, dissolves the excess oil, and stimulates the scalp into healthy normal action. This simple remedy can be obtained from the Red Cross Pharmacy or any drug counter and is very inexpensive.—Adv.



CHILDREN HATE PILLS, CALOMEL AND CASTOR OIL

If Cross, Feverish, Constipated, Give "California Syrup of Figs"

Look back at your childhood days. Remember the "dose" mother insisted on—castor oil, calomel, cathartics. How you hated them, how you fought against taking them.

With our children it's different. Mothers who cling to the old form of physic simply don't realize what they do. The children's revolt is well founded. Their tender little "insides" are injured by them.

If your child's stomach, liver and bowels need cleansing, give only delicious "California Syrup of Figs." Its action is positive, but gentle. Millions of mothers keep this harmless "fruit laxative" handy; they know children love to take it; that it never fails to clean the liver and bowels and sweeten the stomach, and that a teaspoonful given to-day saves a sick child to-morrow.

Ask your druggist for a 50-cent bottle of "California Syrup of Figs," which has full directions for babies, children of all ages and for grown-ups plainly on each bottle. Beware of counterfeits sold here. See that it is made by "California Fig Syrup Company." Refuse any other kind with contempt.—Adv.

CANADA, NOT BRITAIN, PUT BAN ON WHEAT

London Official Bureau Denies that Embargo was Ordered by British Government.

London, Nov. 30.—The official press bureau made the following statement yesterday:

"With reference to the announcement from Ottawa on Nov. 28 that the Canadian government had commandeered sixteen million bushels of wheat at the request of the British government, the board of agriculture states that the British government have made no such request and that at present they have no information on the subject."

PRINZ EITEL FUGITIVE CAUGHT.

Swims 800 Feet, but Norfolk Police Catch Him.

Washington, Nov. 30.—The escape and capture of a German sailor from the interned cruiser Prinz Eitel Friedrich at Norfolk was announced by the navy department yesterday. The sailor, whose name was not learned, leaped overboard Sunday night and swam 800 feet to the Berkeley shore. The Norfolk police, after some hours' search, caught him. He was turned over to the navy yard police and by them to the cruiser's captain, who is to discipline him.

SAYS AUSTRIA SEEKS PEACE.

Rome Paper Reports Overtures to Italy by Vienna.

Rome, Nov. 30.—Austria is trying to conclude a separate peace with Italy, according to the Tribune yesterday.

The Great Pleasure in Work Well Done if It Saves a Human Life.

The American Magazine has been offering prizes for the best letters entitled "The Most Difficult Thing I Ever Did." The prize winning letters are published in the November issue. Following is an extract from one of these letters:

"I was called one morning about five years ago to a young man about nineteen years old, who had just come back from the country, where a few days before he had injured his big toe while running a foot race in his bare feet. I found a splinter of rotten wood buried under the bones of his toe. I removed the splinter in pieces, and after being sure I had all the wood out I dressed the toe properly. The next day when I called to see my patient I noticed a peculiar grimace expression on his face, which I knew to be the signs of sardonicus of medical fame, and which is one of the first symptoms of that most dreadful of all acute diseases, tetanus, or lockjaw as it is more commonly called. Without alarming my patient I immediately injected into his veins three thousand units of tetanus antitoxin. Then I called his parents aside and told them what was approaching. This young man was an only son, a somewhat handsome athletic fellow who was idolized by them."

"After arranging with another physician to take care of my other patients and also with a druggist to get me all the antitoxin that could be found in the city, I locked myself up in the my room with my patient and acted as both nurse and doctor to him in order not to be disturbed. They had left plenty of food where I could easily get it, particularly eggs and milk which I fed artificially to my patient. I knew that tetanus produced insomnia, so as I got a supply of strong tobacco which I chewed to keep awake during the long nights. By this time my patient was having pains in his chest, and all his muscles were becoming rigid and he was throwing his head back with every paroxysm of pain. Every three hours I kept injecting three thousand units of the antitoxin, and as I was running short my druggist got me a goodly supply of antitoxin. My patient kept on progressively getting worse, and was now having most violent convulsions every few minutes. I kept on injecting three thousand units of the drug into his system, night and day, never sleeping for one minute, but working, watching, waiting and hoping for some signs of improvement. The slightest sound would throw him into a violent convulsion, and I had to do all my work quietly. I worked on this poor fellow seven days and seven nights without any sleep at all until I had injected into his veins 112,000 units of tetanus antitoxin, which was then the most ever given to any human being."

Early in the morning of the eighth day I joyfully noticed his muscles becoming relaxed and he became conscious and wanted to know "what was the matter." Words are inadequate to express the pleasure his parents experienced when on that beautiful early morning I called them to his bedside and gave them back their boy alive."

SENATE WORKS ON GAG RULE

Senators Kern and Owen Would Prevent Filibusters

A BUSY WEEK IS IN PROSPECT

Democrats Bury Hatchet on the Eve of the 64th Congress

Washington, Nov. 30.—The prologue of the 64th Congress, which convenes next Monday, opened yesterday. Machinery on organization was placed in motion.

The Senate Democrats' caucus convened with prospects of an all-week session over a cloture measure.

Democrats of the House ways and means committee met to begin framing up committee assignments, including reorganization of several important committees. The special budget committee also reconvened yesterday in a last effort to reach an agreement on a budget plan.

President Wilson was back, planning to complete his opening message and send it to the public printer before night. It will be read in person to a joint session of Congress Dec. 7.

Despite previous rumors of a shake-up in the Senate's organization, indications yesterday were that the Democratic caucus would re-elect old officers, including Senator Kern as party leader, Senator Clarke of Arkansas, chairman pro tempore, and Senator Lewis, whip. Senator Kern called the caucus to order yesterday. A fight against the re-election of Senator Clarke had threatened, because of his "insurrection" last session against the administration ship purchase bill.

Plans for curbing unlimited Senate debate and the prevention of filibusters were presented to the caucus by Senator Kern and Senator Owen. They proposed an amendment to give the Senate power to close debate at any time. Considerable opposition to the cloture plan by veteran and conservative Democrats was evident yesterday. Senator Overman was regarded as the leader of this opposition.

Exemption of caucus measures from the cloture, or gag rule, was a condition proposed yesterday by the anti-cloture Democrats. Prominent senators said they expected the Democratic caucus to continue most of the week.

Numerous vacancies on the naval and military committees presented the chief problem yesterday to the House ways and means Democrats. Whether former "little navy" men on the naval committee will be repeated was one problem. Increase of Republican and decrease of Democratic representation in the House also incurred radical revision of all House committees. Representative Kitchin presided over the meeting yesterday. His formal election as chairman, carrying with it the party leadership, is scheduled with other committee assignments.

USING THE PUMPKIN.

Pies, Puddings and Other Ways of Serving the Harvest Fruit.

Pumpkin pie is made in several different ways, but the general method is not much varied. The pumpkin is cut into small pieces and the soft part and the seeds are removed—the seeds are not hard to eat, when skinned, salted and dried. Then the pulp is scooped out, and cooked in its own steam until it is tender, when the cover of the steamer should be removed and the pumpkin should cook till nearly dry, taking care that it does not burn. There are various patent steamers, but one can be improvised with a large covered enameled ware soup kettle and colander; this holds the heat and cooks the pumpkin evenly and thoroughly.

The pulp when soft should be pressed through an enameled colander. To every two and one-half cups of pulp, add two cups of milk, a teaspoonful of salt and one of butter, cinnamon, ginger and molasses, two beaten eggs, and sugar to taste, the eggs being added last, when the mixture has become cold. Pour it into a deep pie plate lined with crust pinched up into a light ornamental border round the edge and bake slowly 40

HERE'S NEW VIGOR FOR OVERWORKED STOMACHS

The Red Cross Pharmacy, the popular drug store, has been in the drug business long enough to have their own opinion of the best way of selling medicine. They say the plan adopted by them, the great dispensary remedy, is the fairest they have ever heard of. They do not believe that a medicine ought to be paid for unless it does the user some good. And this is the case with the Red Cross Pharmacy, and if, after you have used the Red Cross Pharmacy, you decide that it has done you no good, you have to do so to tell them so and they will return your money.

Thousands of people have been relieved of stomach troubles by using this remarkable remedy. It is not simply a food digester; it is a medicine that does all the digestive organs into normal condition and gives relief, clearing, vigorous health. A change for the better will be seen after the first few days of use, and the continued use will soon give the power to eat anything at any time and not suffer distress afterward.

Nothing lessens a man's success in his work or a woman's attractiveness so much as a weak stomach, with the attendant evils. The Red Cross Pharmacy has a great store in its life.—Adv.

JEWELRY

When YOU want a piece of jewelry, come in and see our splendid display.

OUCH! LUMBAGO! RUB PAINS FROM SORE, LAME BACK

Rub Backache Away with Small Trial Bottle of Old "St. Jacob's Oil"

Back hurt you? Can't straighten up without feeling sudden pains, sharp aches and twinges? Now, listen! That's lumbago, sciatica or maybe from a strain, and you'll get relief the moment you rub your back with soothing, penetrating "St. Jacob's Oil." Nothing else takes out soreness, lameness and stiffness so quickly. You simply rub it on your back and out comes the pain. It is harmless and doesn't burn the skin.

Lumber up! Don't suffer! Get a small trial bottle of old, honest "St. Jacob's Oil" from any drug store, and after using it just once, you'll forget that you ever had backache, lumbago or sciatica, because your back will never hurt or cause any more misery. It never disappoints and has been recommended for 60 years.—Adv.

or 50 minutes. The success of the pie depends largely on the evenness of baking, and for this reason enameled plates are better than tin. The crust should be handled as little as possible that the border may not bake hard. There are other toothsome ways to cook the pumpkin. Here are two Italian recipes:

Bodino (Pudding)—Cook two and one-half pounds of pumpkin slowly in an enameled ware saucepan with butter, a little pepper, allspice and salt; pass through a fine colander and add some crumbs of bread soaked in milk or cream, powdered cinnamon, powdered bitter almonds, a handful of grated bread and three yolks of eggs. Mix thoroughly and put into a well buttered pudding dish lined with thin slices of buttered bread, and cook in the middle of the oven so that it will be thoroughly browned as well as baked. Serve hot. The success of the pudding depends largely on the evenness of the baking.

Fried Pumpkin—Cut young pumpkins into strips one and one-half or two inches long and as wide as your finger, and put them in a dish with salt for some hours. Then roll them in flour separately, shake off the superfine flour and put them into a deep enameled frying pan two-thirds full of boiling lard or oil. Serve at once. A little pepper and salt sprinkled over them will improve them to the taste of some people.

Our pioneer forefathers used to dry the pumpkin and eat it fried, baked with milk—they even made bread of it. There is hardly any more nutritious and healthful food on the market. An easy recipe for pumpkin pie is this:

Cut into small pieces a two and one-half pounds pumpkin and cook the pulp in three pints of boiling water in a deep covered enameled pan for 25 minutes. Drain thoroughly and press through a colander of enameled ware. Add to the pulp three tablespoonfuls of powdered sugar, one tablespoon of grated cinnamon, two egg yolks, half a teaspoonful of nutmeg and half an ounce of butter; mix with an enameled spoon five minutes, and pour into a plate lined with piecrust and bake.

This is Fannie Merritt Farmer's way of making pumpkin pie:—To one and one-half cups of steamed and strained pulp add two-thirds of a cup of brown sugar, one teaspoon of cinnamon, half as much ginger, half a teaspoonful of salt, two eggs slightly beaten, one and one-half cups of milk and half a cup of cream; mix in order given. It will be seen that the variation in these recipes is mainly in the sweetening and the flavoring. For real old-fashioned pumpkin pie brown sugar or molasses will give better results than white sugar. Cinnamon, nutmeg and ginger are all good for flavoring, and they can be used in almost any combination, but always use more cinnamon than ginger or nutmeg; ginger has a treacherous tendency to overpower every other taste in the dish, and there should never be so much spice that the taste of the pumpkin is obscured. If the mixture is thin it should be baked very slowly, as a custard is; if thick it can be cooked more rapidly, but the heat should come from all around and a brown savory skin should form over the top.

COOKING DRUDGERY ENDED!

You can rest, read, go visiting or do anything you want while your meal is cooking in the Sentinel Automatic Cook Stove. The Sentinel will cook it automatically. You simply place the food in the automatic oven, set the time, light the gas and then leave the kitchen.



At the proper moment the gas is automatically extinguished and the cooking completed by indirect heat. At mealtime you will find everything perfectly cooked, all ready to serve. Come in and let us demonstrate this wonderful stove.

Gas Company, Barre, Vt.

Double-Breasted Coats

are preferred by many young men; they give an athletic look to the figure.

Hart Schaffner & Marx

know how to get the right lines into these garments to make the wearer look his best.

We'll show you many good weaves in all models. The Varsity Fifty Five models have the call. \$18 and up.

Moore & Owens
Barre's Leading Clothiers
Barre, Vermont

SOUTH DAKOTA TAX VOID.

Supreme Court Reverses Charges in 1910 Against Express Companies. Washington, Nov. 30.—The South Dakota state tax imposed in 1910 on the Wells-Fargo and the American Express companies was held invalid yesterday by the supreme court.

MT. SINAI TEMPLE NO. 3

A. A. O. N. M. S.
ARAB PATROL
FIRST GRAND BALL
THURSDAY EVENING
DECEMBER 2, 1915
CITY HALL
MONTPELIER, VERMONT

MONTPELIER MILITARY BAND ORCHESTRA—15 PIECES
GRAND EXHIBITION DRILL AND CONCERT, EIGHT TO NINE

TICKETS \$1.00 FOR GENTLEMAN AND LADIES

STRICTLY INFORMAL SPECIAL CAR TO BARRE

THE LIBERAL POLICY

adopted by the management of this bank and which provides for "Extra Dividends" to depositors is a practical demonstration of the "Mutual" idea. Our guaranteed rate is four per cent., to which a substantial "Extra" is added as earnings warrant.

We invite correspondence.
The Burlington Trust Co.
Capital and Surplus, \$300,000
"Safety First"
City Hall Square—North Burlington, Vt.